

Old Age, Disability, Death

First law: 1958.

Current laws: 1985 and 1994.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 980 francs.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 4% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

(Disability pensions financed through sickness insurance.)

Qualifying Conditions

Old-age pension: Age 55 (payable at age 50 if unable to work, or with 5%-10% reduction for each year under age 55) with 15 years of contributions.

Retirement from gainful activity necessary.

Disability pension: Loss of 2/3 of working or earning capacity.

Enrollment in insurance and 26 days or 120 hours of employment in last 3 months (waived for currently employed workers if incapacity is due to accident or infectious disease).

Survivor pension: Deceased was pensioner or in insured employment at death.

Old-Age Benefits

Old-age pension: About 2% of base earnings times years of insurance, according to point system (credit given for periods of incapacity). Maximum years counted, 30. Increment of 5% of pension for each year pension deferred after age 55. Maximum increment, 25%.

Child's supplement: 1,500 francs per month for each dependent child up to ten.

Permanent Disability Benefits

Disability pension: 50% of average earnings, if totally disabled.

Constant-attendance supplement: 20% of pension.

Partial disability: Pension proportionate to loss of earning capacity.

Maximum: 30% of earnings.

Survivor Benefits

Survivor pension: 50% of pension paid or accrued to insured, if age 50 or caring for child; any age if widow of old-age pensioner.

Orphans: 20% of pension of insured for each full orphan.

Maximum for all orphans: 100% of pension.

Funeral grant: Lump sum of 90 days' earnings.

Minimum: 250 francs.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.

National Social Security Fund, administration of program; managed by administrative council.

Sickness and Maternity

First law: 1960.

Current laws: 1985 and 1994.

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 4% of payroll (includes 1% for maternity benefits).

Government: None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

Qualifying Conditions

Cash sickness and medical benefits: 3 months of enrollment and 26 days of employment during last 3 months (waived for currently employed workers if incapacity due to accident or infectious disease).

Cash maternity benefits: Woman is in insured employment.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings.

Payable after 8-day waiting period for up to 13 weeks; extended to 26 weeks if enrolled for insurance at least 1 year and 250 days of employment during last 12 months. (Labor code requires employer to pay full wages during waiting period.) Maximum duration of benefits: 3 years in case of permanent condition.

Maternity benefit: 100% of earnings. (Labor code requires employer to pay half.)

Payable for up to 6 weeks before and 8 weeks after confinement.

Workers' Medical Benefits

Medical benefits: Service benefits provided by doctors, hospitals, and druggists paid directly by Fund.

Benefits available only after 8-day waiting period during which employer and worker must share medical care costs equally.

Includes general and specialist care, surgery, hospitalization, maternity care, drugs (reimbursed at 70% if infectious disease, 100%), appliances, laboratory services, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for insured.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.

National Social Security Fund, administration of program.

Work Injury

First law: 1932.
Current laws: 1946, 1960 and 1994.
Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.
Employer: 4% of payroll.
Government: None.
Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days; thereafter, 66-2/3%.
Payable from day after injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 150% of the degree of incapacity for the portion above 50%.
(Converted to lump sum if disability is 10% or less.)

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured; payable to widow or dependent widower. Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other up to age 16 (20 if student); 20% for each full orphan. Dependent relatives: 10% of earnings each, up to 20%. Maximum survivor pensions: 85% of earnings.
Funeral grant: Lump sum of 90 days' earnings.
Minimum: 250 francs.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program.

Coverage

Employed persons subject to the Labor Code who are covered under social insurance.

Source of Funds

Insured person: None.
Employer: 6% of payroll.
Government: None.
Maximum earnings for contribution purposes: 300,000 francs a month.

Qualifying Conditions

Family allowances: Child must be under age 17.
Parent must have been enrolled for insurance during past month and be currently working 18 days a month (unless a social insurance beneficiary).

Family Allowance Benefits

Family allowances: 1,500 francs a month for each child through the 10th.

Administrative Organization

Ministry of Labor, Social Affairs and Employment, general supervision.
National Social Security Fund, administration of program.
(Government pays allowances directly to its employees.)

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Family Allowances

First law: 1956.
Current law: 1985.
Type of program: Employment-related system.